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COMMENTS:

Please find enclosed documents (your suggestions and our proposed changes) regarding Claims 4 and 13 for Serial No. 09/288,757 in regards to the telephone interview for April 17, 2003 at 4:00 p.m. E.S.T. Should you have any questions, please call Scott Smilie at 312/551-3066.

OUR PROPOSED CHANGES

DRAFT

4.   A system for determining eligibility of a participant in an insurance plan with

respect to particular dental procedures performable by a dental care provider comprising:

- [at least one] a first computer having at least one data storage means, at least one

input means, and at least one output means;

- data pertaining to at least one participant stored in at least one database on the

data storage means of [a] said first [of said at least one] computer wherein at least a

portion of said data is not locally stored on [said first] a second computer;

- means [associated with the at least one computer] for determining eligibility of

the participant in real time comprising:

    - means associated with said second computer for inputting a participant

    identifier;

    - means associated with the second computer for inputting a particular

    procedure necessitated by a participant;

    - means associated with the first computer for searching the participant data

    stored in the at least one data storage means for the participant identifier; and

    - means associated with the first computer for providing the participant

    stored data pertaining to the participant identifier [to the output means of the

    at least one computer], to, in turn, provide data as to the eligibility of a

    participant for a particular procedure;

- [said] second input means being associated with [at least] said [first] second

computer for inputting an inquiry requesting information from said first computer

pertaining to said particular dental procedure in order to access said participant data

in real time and determine eligibility for said particular procedure in real time prior to
providing said procedure without the need to send participant's data to said [first]
second computer from said data storage means in advance of said determination; and

- means associated with the [at least one] first computer for recording utilization of
benefits by the dental provider in real time.

13.   A method of providing information to dental care providers regarding a
       participant of an insurance plan of at least one carrier comprising the steps of:

-    determining eligibility of the participant comprising the steps of:

-    inputting identifier data pertaining to the participant on a first computer in the
     form of an inquiry in real time to at least one database containing participant
     data regarding a plurality of insurance carriers, wherein at least a portion of
     said participant data is stored remotely from said first computer;

-    searching for the identifier data in said participant data of said at least one
     database;

-    providing output in the form of participant data provided as a response to said
     inquiry in real time pertaining to the eligibility of the participant without the
     need to send the participant's data from the database in advance of said
     determination;

-    inputting a procedure code in real time to determine whether [the] a procedure
     associated with the procedure code is covered by the participant's plan prior to
     performing the procedure; and

- recording the utilization of benefits and claims in real time by way of a

  procedure by the dental care provider comprising the steps of:

- inputting an identifier data pertaining to the participant; and,

- inputting a performed procedure data.

EXAMINER'S SUGGESTIONS

4.   A system for determining eligibility of a participant in an insurance plan with

respect to particular dental procedures performable by a dental care provider comprising:

-     [at least one] **a first** computer having at least one data storage means, at least one

input means, and at least one output means;

-     data pertaining to at least one participant stored in at least one database on the

data storage means of [a first of said at least one] said first computer wherein at least

a portion of said data is not locally stored on said first computer;

-     means associated with [the at least one] a second computer for determining

eligibility of the participant in real time comprising:

-     means for inputting a participant identifier;

-     means for inputting a particular procedure necessitated by a participant;

-     means for searching the participant data stored in the at least one data

storage means for the participant identifier; and

-     means for providing the participant stored data pertaining to the

participant identifier [to the output means of the at least one computer], to, in

turn, provide data as to the eligibility of a participant [for a] wherein said

eligibility pertains only to said particular procedure;

-     said input means being associated with [at least said first] said second computer

for inputting an inquiry requesting information pertaining to said particular dental

procedure in order to access said participant data in real time and determine eligibility

[for said] only said particular procedure in real time prior to providing said

procedure without the need to send participant's data to said first computer from said data storage means in advance of said determination; and

-    means associated with the at least one computer for recording utilization of benefits by the dental provider in real time.

13.   A method of providing information to dental care providers regarding a participant of an insurance plan of at least one carrier comprising the steps of:

-    determining eligibility of the participant comprising the steps of:

-    inputting identifier data pertaining to the participant on a first computer in the form of an inquiry in real time to at least one database containing participant data regarding a plurality of insurance carriers, wherein at least a portion of said participant data is stored remotely from said first computer;

-    searching for the identifier data in said participant data of said at least one database;

-    providing output in the form of participant data provided as a response to said inquiry in real time pertaining to the eligibility of the participant without the need to send the participant's data from the database in advance of said determination;

-    inputting a procedure code in real time to determine whether [the] a procedure associated with the procedure code is covered by the participant's plan prior to performing the procedure; and

-    recording the utilization of benefits and claims in real time by way of a procedure by the dental care provider comprising the steps of:

- inputting an identifier data pertaining to the participant; and,

- inputting a performed procedure data.